

Cumulative Totals**HOC:** Philadelphia (HOC)**State:** VERMONT**Agency Type:** All Agency Types**Report Period:** HUD-9902 Data from Oct 1, 2013 to Sep 30, 2014**Fiscal Year:** 2014**All Counseling and
Education Activities****3. Ethnicity of Clients (select only one)**

a. Hispanic	159
b. Not Hispanic	9,065
c. Chose not to respond	63
Section 3 Total:	9,287

4. Race of Clients**Single Race**

a. American Indian/Alaskan Native	71
b. Asian	396
c. Black or African American	321
d. Native Hawaiian or Other Pacific Islander	3
e. White	8,258

Multi-Race

f. American Indian or Alaska Native and White	12
g. Asian and White	7
h. Black or African American and White	15
i. American Indian or Alaska Native and Black or African American	2
j. Other multiple race	93
k. Chose not to respond	109
Section 4 Total:	9,287

5. Income Levels

a. < 50% of Area Median Income (AMI)	5,869
b. 50 - 79% of AMI	1,649
c. 80 - 100% of AMI	593
d. > 100% AMI	638
e. Chose not to respond	538
Section 5 Total:	9,287

6. Clients Receiving Education/Group Sessions

a. Completed pre-purchase homebuyer education workshop	707
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	1,287

c. Completed resolving or preventing mortgage delinquency workshop	23
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	40
e. Completed fair housing workshop	0

f. Completed predatory lending workshop	0
g. Completed rental workshop	206
h. Other workshop	157
Group Session / Section 6 Total:	2,420

7. Numbers of Clients Counseled, by Purpose of Visit and Results

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	204
2) Client will be mortgage ready within 90 days	209

3) Client will be Mortgage Ready after 90 Days; entered debt management plan or some other type of long-term financial plan to prepare for homeownership	169
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4) Receiving long term pre-purchase counseling	687
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5) Entered lease purchase progra	0
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6) Decided Not to purchase housing; no further effort to prepare needed	11
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7) Withdrew from counseling	83
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8) Other	0
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Section 7a Sub-total:	1,363
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b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	14
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2) Mortgage refinanced	3
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3) Mortgage modified	52
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4) Received second mortgage	0
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5) Initiated forbearance agreement/repayment plan	4
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6) Executed a deed-in-lieu	2
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7) Sold property/chose alternative housing solution	2
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8) Pre-foreclosure sale	2
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9) Mortgage foreclosed	6
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10) Counseled and referred to another social service or emergency assistance agency	5
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11) Obtained partial claim loan from FHA lender	0
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12) Bankruptcy	2
13) Entered debt management plan	1
14) Counseled and referred for legal assistance	14
15) Currently receiving foreclosure prevention/budget counseling	713
16) Withdrew from counseling	106
17) Other	2
Section 7b Sub-total:	928

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	25
2) Counseled on HECM; decided not to obtain mortgage	12
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	89
5) Received consumer loan (unsecured)	60
6) Mortgage refinanced	5
7) Counseled and referred to other social service agency	3
8) Sold house/chose alternative housing solution	0
9) Completed financial management/budget counseling	1
10) Completed home maintenance counseling	194
11) Counseled and utilities brought current	0
12) Counseled and referred for legal assistance	1
13) Currently receiving counseling	583
14) Withdrew from counseling	49
15) Other	4
Section 7c Sub-total:	1,026

d. Seeking Help in Locating, Securing, or Maintaining Residence in

1) Received housing search assistance	110
2) Obtained temporary rental relief	51
3) Counseled and referred to agency with rental assistance program	29
4) Advised on recertification for HUD/other subsidy program	0
5) Counseled and referred to other social service agency	32

6) Counseled and referred to legal aid agency for fair housing assistance	0
7) Counseled and referred to legal aid agency for assistance with eviction	4
8) Found alternative rental housing	19
9) Decided to remain in current housing situation	15
10) Resolved issue in current tenancy	20
11) Entered debt management/repayment plan	10
12) Counseled and utilities brought current	2,582
13) Resolved security deposit dispute	135
14) Currently receiving counseling	2
15) Withdrew from counseling	29
16) Other	182
Section 7d Sub-total:	3,220
e. Seeking Shelter or Services for the Homeless	
1) Occupied emergency shelter	17
2) Occupied transitional housing	5
3) Occupied permanent housing with rental assistance	26
4) Occupied permanent housing without rental assistance	5
5) Counseled Referred to other social service agency	7
6) Remained homeless	133
7) Currently receiving counseling	123
8) Withdrew from counseling	7
9) Other	7
Section 7e Sub-total:	330
Individual Counseling / Section 7 a-e Total:	6,867
Total Counseling / Section 6 and 7 Total:	9,287

8. HUD Housing Counseling Grant(s) Data

HUD Housing Counseling Grant or Sub-grant

Application Number

Grant Type

All HUD Grants